

Information to identify the case:		
Debtor 1:	Toris L Miles	
	First Name	Middle Name Last Name
Debtor 2:		
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court:	District of New Jersey	
Case number:	19-15923-VFP	
	Social Security number or ITIN:	xxx-xx-9097
	EIN:	--
	Social Security number or ITIN:	
	EIN:	
	Date case filed for chapter:	13 3/24/19

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Toris L Miles	
2. All other names used in the last 8 years		
3. Address	204 E. 7th Ave Roselle, NJ 07203	
4. Debtor's attorney Name and address	Russell L. Low Low & Low 505 Main St. Suite 304 Hackensack, NJ 07601	Contact phone (201) 343-4040
5. Bankruptcy trustee Name and address	Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973-227-2840 www.magtrustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov . (800) 676-6856	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973-645-4764 Date: 3/25/19

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. <small>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</small>	April 23, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the US Trustee, 1085 Raymond Blvd., One Newark Center, Suite 1401, Newark, NJ 07102-5504						
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<table style="width: 100%;"> <tr> <td style="width: 60%;"> Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> <td style="width: 40%; text-align: right; vertical-align: top;"> Filing deadline: 6/24/19 </td> </tr> </table> <hr/> <table style="width: 100%;"> <tr> <td style="width: 60%;"> Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. </td> <td style="width: 40%; text-align: right; vertical-align: top;"> Filing deadline: 6/3/19 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9) </td> </tr> </table> <hr/> <table style="width: 100%;"> <tr> <td style="width: 60%;"> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. </td> <td style="width: 40%; text-align: right; vertical-align: top;"> Filing deadline: 30 days after the conclusion of the meeting of creditors </td> </tr> </table>		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). 	Filing deadline: 6/24/19	Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at www.uscourts.gov or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	Filing deadline: 6/3/19 Filing deadline: 180 days from date of order for relief. 11 U.S.C. § 502(b)(9)	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors							
9. Filing of plan	The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately.							
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.							
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.							
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.							
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.							

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Toris L Miles
 Debtor

Case No. 19-15923-VFP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3091

Page 1 of 2
 Total Noticed: 28

Date Rcvd: Mar 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2019.

db +Toris L Miles, 204 E. 7th Ave, Roselle, NJ 07203-2030
 518138577 +ADVANCE FIN FCU, 785 CENTRAL AVE, NEW PROVIDENCE, NJ 07974-1100
 518138584 +COMMUNITY FIN SRV FCU, 149 E ST GEORGE AVE, ROSELLE, NJ 07203-2936
 518138591 +LOANDEPO.CO, ATTN: BANKRUPTCY DEPT, PO BOX 250009, PLANO, TX 75025-0009
 518138592 +MARINER FINANCE, ATTN: BANKRUPTCY DEPARTMENT, 8211 TOWN CENTER DR.,
 BALTIMORE, MD 21236-5904
 518138593 +MERCURY/FBT, ATTN: BANKRUPTCY, PO BOX 84064, COLUMBUS, GA 31908-4064
 518138594 +Marnie R. Miles, 39 S Garden Drive, Roselle, NJ 07203-2884
 518138595 +N J L, 225 E STATE ST STE 1, TRENTON, NJ 08608-1800
 518138604 +William Brewer, Esq., PO Box 1001, Marmora, NJ 08223-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: rbear611@aol.com Mar 26 2019 00:11:13 Russell L. Low, Low & Low,
 505 Main St., Suite 304, Hackensack, NJ 07601
 tr +E-mail/Text: BNC@magtrustee.com Mar 26 2019 00:13:13 Marie-Ann Greenberg,
 Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 26 2019 00:12:32 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 26 2019 00:12:28 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518138578 +EDI: AMEREXPR.COM Mar 26 2019 03:48:00 AMEX, CORRESPONDENCE/BANKRUPTCY, PO BOX 981540,
 EL PASO, TX 79998-1540
 518138579 +E-mail/Text: bk@avant.com Mar 26 2019 00:13:03 AVANT, ATTN: BANKRUPTCY, PO BOX 9183380,
 CHICAGO, IL 60691-3380
 518138580 +EDI: CAPITALONE.COM Mar 26 2019 03:48:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285,
 SALT LAKE CITY, UT 84130-0285
 518138581 +EDI: WFNNB.COM Mar 26 2019 03:48:00 COMENITY BANK/MANDEES, ATTN: BANKRUPTCY,
 PO BOX 182125, COLUMBUS, OH 43218-2125
 518138582 +EDI: WFNNB.COM Mar 26 2019 03:48:00 COMENITY BANK/VICTORIA SECRET, PO BOX 182789,
 COLUMBUS, OH 43218-2789
 518138583 +EDI: WFNNB.COM Mar 26 2019 03:48:00 COMENITYBANK/JARED, PO BOX 182789,
 COLUMBUS, OH 43218-2789
 518138585 +EDI: CRFRSTNA.COM Mar 26 2019 03:48:00 CREDIT FIRST NATIONAL ASSOCIATION,
 ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
 518138586 +EDI: RCSFNBMARIN.COM Mar 26 2019 03:48:00 CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT,
 PO BOX 98873, LAS VEGAS, NV 89193-8873
 518138588 +E-mail/Text: bk@lendingclub.com Mar 26 2019 00:12:57 LENDINGCLUB, ATTN: BANKRUPTCY,
 71 STEVENSON ST, STE 1000, SAN FRANCISCO, CA 94105-2967
 518138590 +E-mail/Text: bklcard@lendup.com Mar 26 2019 00:13:07 LENDUP CARD SERVICES I,
 ATTN: BANKRUPTCY, LENDUP, 237 KEARNY ST #197, SAN FRANCISCO, CA 94108-4502
 518138599 +E-mail/Text: jennifer.chacon@spservicing.com Mar 26 2019 00:13:25 SPS, PO Box 65250,
 Salt Lake City, UT 84165-0250
 518138600 +E-mail/Text: BKRMailOPS@weltman.com Mar 26 2019 00:12:09 STERLING JEWELERS/JARED,
 ATTN: BANKRUPTCY, 375 GHENT RD, AKRON, OH 44333-4601
 518138601 +EDI: RMSC.COM Mar 26 2019 03:48:00 SYNCHRONY BANK/ JC PENNEYS, ATTN: BANKRUPTCY,
 PO BOX 956060, ORLANDO, FL 32896-0001
 518138602 +EDI: RMSC.COM Mar 26 2019 03:48:00 SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT,
 PO BOX 965060, ORLANDO, FL 32896-5060
 518138605 E-mail/Text: bankruptcydept@wyn.com Mar 26 2019 00:12:54 WYNDHAM VACATION OWNERSHIP,
 ATTN: BANKRUPTCY, PO BOX 98940, LAS VEGAS, NV 89193

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518138587* +CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
 518138589* +LENDINGCLUB, ATTN: BANKRUPTCY, 71 STEVENSON ST, STE 1000, SAN FRANCISCO, CA 94105-2967
 518138596* +N J L, 225 E STATE ST STE 1, TRENTON, NJ 08608-1800
 518138597* +N J L, 225 E STATE ST STE 1, TRENTON, NJ 08608-1800
 518138598* +N J L, 225 E STATE ST STE 1, TRENTON, NJ 08608-1800
 518138603* +SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
 518138606* ++WYNDHAM CONSUMER FINANCE INC, P O BOX 97474, LAS VEGAS NV 89195-0001
 (address filed with court: WYNDHAM VACATION OWNERSHIP, ATTN: BANKRUPTCY, PO BOX 98940,
 LAS VEGAS, NV 89193)

TOTALS: 0, * 7, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 309I

Page 2 of 2
Total Noticed: 28

Date Rcvd: Mar 25, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2019 at the address(es) listed below:
NONE.

TOTAL: 0